

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Digna Jackeline Ramos  
 Debtor

Case No. 16-16120-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db +Digna Jackeline Ramos, 820 E. Turner Street, Allentown, PA 18109-2121  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13876671 +David S. Gellert, Esquire, 1244 Hamilton Street, Suite 204, Allentown, PA 18102-4699  
 13988139 +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 07 2019 03:09:16  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 07 2019 03:09:57 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13796012 EDI: HNDA.COM Dec 07 2019 07:43:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441  
 13837327 EDI: AIS.COM Dec 07 2019 07:43:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13823496 EDI: BL-BECKET.COM Dec 07 2019 07:43:00 Capital One NA, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 13820745 +E-mail/Text: bankruptcy@cavps.com Dec 07 2019 03:09:53 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 13841491 EDI: Q3G.COM Dec 07 2019 07:43:00 Department Store National Bank, c/o Quantum3 Group LLC,  
 PO Box 657, Kirkland, WA 98083-0657  
 13829544 +EDI: MID8.COM Dec 07 2019 07:43:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 13814884 +EDI: AGFINANCE.COM Dec 07 2019 07:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  
 13850808 EDI: PRA.COM Dec 07 2019 07:43:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13821219 EDI: Q3G.COM Dec 07 2019 07:43:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2019 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor Digna Jackeline Ramos dsgatn@rcn.com,  
 r46641@notify.bestcase.com  
 KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
 for the holders of the CIM Trust 2017-6, Mortgage-Backed Notes, Series 2017-6  
 bkgroup@kmlawgroup.com  
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 MATTEO SAMUEL WEINER on behalf of Creditor Select Portfolio Servicing bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
 for the holders of the CIM Trust 2017-6, Mortgage-Backed Notes, Series 2017-6  
 bkgroup@kmlawgroup.com

District/off: 0313-4

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Dec 06, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:					
Debtor 1	<u>Digna Jackeline Ramos</u>			Social Security number or ITIN	<b>xxx-xx-3663</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>16-16120-elf</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Digna Jackeline Ramos  
aka Digna J. Ramos, aka Digna J. Ramos Contreras

12/5/19

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**